



# THE ELDERLY IN CANADA



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# INTRODUCTION

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"Population aging", involving a substantial increase in the population aged 65 and over, is now recognized as one of Canada's major social issues. Appropriately, this trend and its implications are attracting the increasing attention of both professionals and laymen. For example, the Canadian Medical Association set up a task force recently, and announced that "particular emphasis will be placed on the special needs created by an aging population".

The increasing needs and costs of health care are but one of the aspects associated with population aging. A sample of other crucial issues includes income security, retirement age, housing, transportation and social welfare in general. Such issues are of primary concern to planners in both governments (at all levels) and private organizations. The federal government, in fact, has recently released its extensive and detailed Canadian Governmental Report on Aging, covering issues such as those listed above.

Population aging also has important implications concerning decision-making in the business sector. Businesses associated with health care - drug companies, suppliers of lab equipment, etc. - are obvious examples. The impact on business, however, is far more extensive and pervasive, covering such diverse areas as housing, travel, investment and food. With regard to the latter, for example, James Trager's Foodbook noted that "Today the breakfast food business is a \$670 million industry (in the U.S.). For years, advertising was pitched strongly to children.... Lately... the emphasis has been swinging to the geriatric market".

Finally, we note one other significant implication of population aging, namely, the political influence that is carried by a large and increasing group of voters.

In view of the many and profound implications of population aging, it is important to be acquainted with up-to-date information on the elderly, and to be able to separate fact from fiction. For example, the notion harboured by some, that the elderly constitute a group living mainly in institutions is contradicted by the facts presented here.

This report will try to answer questions the average Canadian might have about our aging population. It tells how many elderly there are and who they are. It examines where they live and how much money they have to spend.

## Population Aging in Canada: The Changing Size of the Elderly Population

Between 1891 and 1921, about 5 in every 100 Canadians were aged 65 or over. The subsequent censuses recorded a progressively increasing proportion. In 1971, the percentage of the elderly exceeded 8% and in 1981 it almost reached 10%. This percentage represents 2,350,000 elderly persons, compared with 1,750,000 a decade earlier, and only 750,000 in 1941 (Table 1 and Chart 1).

These changes reflect the fact that the rate of increase of Canada's elderly population has outpaced the rate of increase of the other "broad age groups", namely children (0-14 years) and adults (15-64 years). For example, over the decade 1971-1981 the aged increased by 35%, compared with a 13% increase for the total population and a 14% decrease for children. It is hardly surprising, therefore, that whereas in 1971 the population consisted of 273 elderly persons for every 1,000 children, in 1981 the ratio reached 431 per 1,000.

What are the causes of these trends? First, a decline in birth rates is known to be the major cause of population aging, because it increases the proportion of the older age groups relative to children. In Canada, birth rates have been declining over most of this century (with the exception of the baby-boom years,

1946-1966). The birth rate at the beginning of this century was 30 per 1,000 population compared with 21 per 1,000 in 1961/1971 and 16 in 1971/1981.

The second cause stems from immigration trends. In the first decades of this century, immigration waves to Canada were relatively large and consisted of a high proportion of young adults. These waves reduced the proportion of the elderly in the population. In recent years, however, these immigrants have been entering the older age groups and expediting the process of population aging.

Additionally, recent immigration waves are relatively smaller and their age structure older. The effect of new immigrants on attenuating population aging has thus decreased considerably over the last decades, at the very time when earlier immigration is among the causes of population aging.

The third cause of population aging has its roots in the long-term trend of increasing life expectancy. In Canada, life expectancy has been increasing steadily since 1931, the first census year for which official figures were computed. The overall increase in life expectancy at birth over the period 1931/1981 has been 12 years for men (from 59.6 to 71.5) and 17 years for women (from 61.8 to 78.7).

Table 1

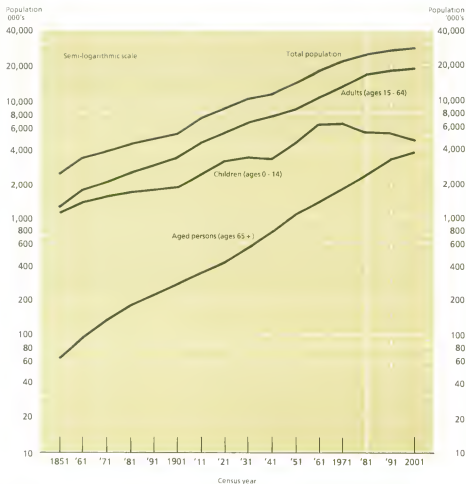
**Number, Percentage of the Total Population and Sex Ratio (Men per 1,000 Women) of Persons 65 Years and Over, Canada, 1901-1981**

Persons 65 years and over	1901	1911	1921	1931	1941	1951	1961	1971	1981
Number	271,000	335,000	420,000	576,000	768,000	1,086,000	1,391,000	1,744,000	2,361,000
Per- centage	5.0	4.7	4.8	5.6	6.7	7.8	7.6	8.1	9.7
Sex ratio	1,050	1,036	1,047	1,046	1,037	1,031	940	812	749

Source: 1961-1981 Censuses of Canada, published data.

Chart 1

# Population by Broad Age Groups, Canada, 1851 - 2001



Source: The Age-sex Structure of Canada's Population: Statistics Canada, 1971 Census of Canada, Bul 5 1-3, Ottawa, 1976  
1981 Census of Canada

The process of "population aging" has occurred in all the developed countries of the world. In the U.S., where demographic trends are generally similar to ours, the percentage of persons 65 years and over is currently 11.4% (1981). The figures are considerably higher in many European countries, which for many decades were subject to low birth rates and emigration of young adults; an example is the U.K. with 15.4% aged persons (1980). On the other hand, the less developed countries, which are still experiencing high birth rates, show figures substantially below those of Canada; an example is Brazil with only 5.4% aged persons (1980).

### **How Many Are Very Old, How Many Are Women?**

Over the last decades, the older group among the elderly (85 years and over) has been increasing faster than the groups aged 65-74 and 75-84. In 1951, the number of persons 85 years and over per 100 persons 65 years and over was 5, compared with 8 in 1981.

The increase of the elderly population in general, and of the older group in particular, was most pronounced among women. In 1951, the number of elderly men and women was almost equal. By 1981 there were four women for every three men (Table 1, last line). The imbalance is even greater in the oldest group of the elderly: in 1981, women outnumbered men two to one in the age group 85 years and over.

The changes are explained by trends in births, life expectancy and immigration. Persons entering the age group 65-74 in 1971-1981 were born during the last years of the nineteenth century and the first decade of the current century. During that period, birth rates in Canada had already shown a marked decline, the figures being 34-40 births per 1,000 population in 1861-1891 and 30-31 per 1,000 in 1891-1911. Falling birth rates constitute a major factor in population aging because they decrease the percentage of younger persons relative to older persons.

The overall increase in life expectancy since 1931 showed marked differences by age and sex. We have already seen that over the period 1931-1981, life expectancy at birth for men increased by roughly 12 years compared with 17 for women. This factor is significant in increasing the percentage of women among the elderly. In addition, men entering the elderly group in 1971-1981 were in their young adult ages during the years of World War II, and the war losses they suffered are still accentuating the female predominance of the elderly as a whole. Also relevant is the recent increase in the life expectancy of the aged. The main gains in the overall extension of life expectancy since the 1930s were scored among children and young adults. Recently, however, the life expectancy of the aged has also begun increasing.

With regard to immigration, recall that persons entering the elderly age groups in 1971-1981 would have been in their young adult ages during the years 1930-1950, when immigration to Canada was relatively small and female-dominant. This, together with the emigration of young men during the depression decade, are affecting both the age and sex composition of the elderly today.

### **Their Marital Status**

The vast majority of the elderly are either married - 76% of the men and 40% of the women, or widowed - 14% of the men and 49% of the women (Table 2 and Chart 2). Divorced persons are few (under 2%) as are single persons (under 10%). There are, however, considerable differences within the aged from one age group to the next. Among those aged 85 and over, every other man as well as four out of five women are widowed.



The extremely high proportion of widows compared with widowers is explained by three main factors:

- (i) the lower life expectancy for men in practically all age groups;
- (ii) the general tendency of women to marry men older than themselves, and
- (iii) the higher likelihood of men to remarry

Table 2

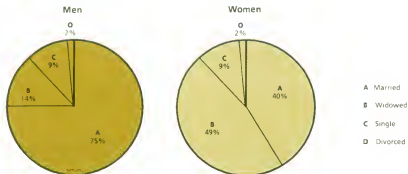
Percentage Distribution by Marital Status of the Adult (15-64 Years) and Elderly Populations, Specified Age Groups and Sex, Canada, 1981

Age groups	Men					Women				
	Total	Single	Married	Widowed	Divorced	Total	Single	Married	Widowed	Divorced
			%					%		
15-64 years	100.0	34.1	63.0	0.7	2.2	100.0	27.0	66.1	3.6	3.4
65 years and over	100.0	8.5	75.6	14.1	1.8	100.0	9.5	39.9	49.1	1.5
65-74 years	100.0	8.2	81.3	8.4	2.1	100.0	9.0	51.9	37.0	2.1
75-84 years	100.0	9.2	68.6	20.9	1.3	100.0	10.3	26.4	62.5	0.9
85 years and over	100.0	8.7	45.5	45.1	0.7	100.0	10.3	8.5	80.9	0.3

Source: 1981 Census of Canada, published data

Chart 2

Percentage Distribution by Marital Status of Persons 65 Years and Over, Canada, 1981



Source: 1981 Census of Canada, published data

## Their Households, Families and Dwellings

According to one popular notion, most elderly persons are relegated to living in institutions. The census data, however, contradict this belief.

In the first place, the vast majority of the aged live in private households. This applies to 93% of the elderly men and to 90% of the elderly women (Table 3 and Chart 3). Even in the age group 85 and over the majority live in private households, the figures being 71% for men and 59% for women.

Of the elderly men in private households, fully 57% live with their spouses in a two-person household. This contrasts with only 33% for women. These figures are a direct consequence of the fact that among elderly men the married constitute the vast majority while among elderly women the married constitute a minority (Table 2). This factor also affects the difference among the sexes with regard to the elderly living alone. Among elderly women as many as 36% live in one-person households, compared with only 14% for elderly men. Together, the two groups "living alone" and "living with spouse only" constitute roughly 70% of the elderly in private households, a figure that applies to men as well as to women.

Table 3

### The Elderly and Non-elderly Populations by Household Type, Age Group and Sex, Canada, 1981

	Non-elderly (0-64)		Total elderly (65 +)		65-74		75-84		85 +	
	M	W	M	W	M	W	M	W	M	W
(in thousands)										
1. Total	10,979	10,877	1,005	1,342	668	801	274	412	63	130
2. Private households	10,853	10,803	939	1,202	646	771	248	355	45	76
3. Family persons	9,617	9,699	725	561	525	428	175	117	25	16
4. Thereof: in husband-wife (only) households	1,278	1,413	534	400	377	315	139	79	18	6
5. Non-family persons	1,236	1,104	214	641	121	343	72	238	20	60
6. - Living with relatives	285	265	57	173	29	83	20	66	8	24
7. - Living with non-relatives	389	286	26	34	16	20	8	11	2	3
8. - Living alone	563	553	131	435	76	240	44	161	11	33
9. Collective households	126	73	66	140	22	30	26	57	18	53
10. Homes(1)	14	13	48	110	12	17	20	46	16	47
11. Hospitals(2)	21	15	8	11	3	3	3	4	2	4
12. Religious institutions	5	12	3	14	2	8	1	5	-	-
13. Hotels(3)	36	13	7	4	4	2	2	2	1	1
14. All other(4)	50	19	1	1	1	1	-	-	-	-

Note: Data exclude temporary residents and outside Canada population.

- refers to figures of less than 200

M = men.

W = women.

(1) Includes nursing homes and institutions for the elderly and the chronically ill.

(2) Includes general hospitals, psychiatric institutions, treatment centres and institutions for the handicapped.

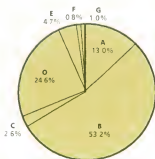
(3) Includes hotels, motels, tourist homes, lodging- and rooming-houses, YM/YWCAs, missions, hostels and campgrounds.

(4) Includes all other collective households, such as jails, military camps, orphanages and children's homes, work camps, etc.

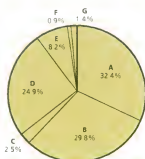
Source: 1981 Census of Canada, unpublished data.

# Percentage Distribution by Living Arrangements of Persons 65 Years and Over by Age Group, Canada, 1981

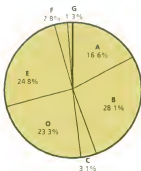
Men 65 years and over



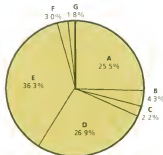
Women 65 years and over



Men 85 years and over



Women 85 years and over



## Private households

- A Living alone
- B Living with spouse only
- C Living with non-relatives
- D Living with family or other relatives

## Collective households

- E Persons in nursing homes and institutions for the elderly and the chronically ill
- F Persons in hospitals
- G Persons in other collective households

Among the non-private households ("collectives"), the most significant are nursing homes and institutions for the elderly and the chronically ill. Of the 66,400 elderly men in "collectives", 48,000 (72%) live in these homes and institutions; the figures for women are 110,000 out of 140,000 (78%). These data, however, mask substantial differences by age group. Among men aged 65-74 and living in "collectives", 55% are in nursing homes and institutions for the elderly and the chronically ill, compared with 86% in the age group 85 and over. (The corresponding figures for women are similar though slightly higher.) Even among persons 85 years and over, however, those living in nursing homes and institutions for the elderly and the chronically ill constitute a minority of the total age group (25% among men, 36% among women).

Turning now to dwelling type, the major category for the elderly, as for the non-elderly, is the "single house" (Chart 4). This type of dwelling accommodates roughly 60% of the elderly and 65% of the non-elderly in Canada. Dwellings that show the most difference between the elderly and the non-elderly are high-rise apartments (i.e. apartment buildings with five storeys or more), which house 12% of the elderly but only 5% of the non-elderly.

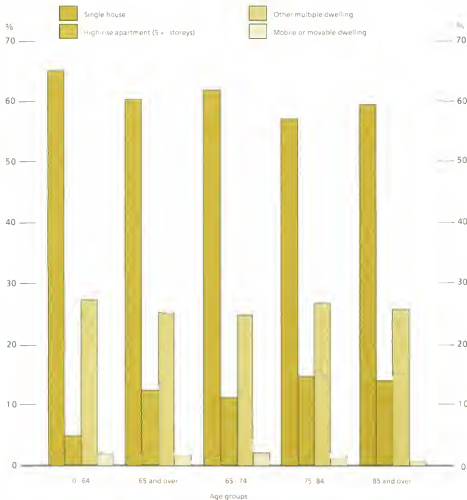
## Where They Live

Place of residence is an important factor in studying Canada's elderly because, generally, services for the elderly have to be provided at the local level.

As seen in Table 4, areas with particularly high proportions of aged persons include the small urban areas with populations of 1,000-5,000 (13%, compared with the national average of about 10%) as well as selected metropolitan areas, notably Victoria (17%). Victoria's climate makes it particularly attractive to retirees; the climate factor may also contribute to the relatively high proportion of elderly in such metropolitan areas as Vancouver and St. Catharines-Niagara (both with 11.5%). Also noteworthy is the fact that in Victoria there are as many elderly as there are children, compared with the national average of 431 elderly per 1,000 children.

Places with a particularly low proportion of elderly persons include the rural farm areas (5.4%), the rural parts of the metropolitan areas (6.2%) and such metropolitan areas as Chicoutimi-Jonquière (6.0%) and Calgary (6.1%). Different reasons are behind the low proportion in each of these places. For example, the low proportion in the rural areas is attributed mainly to out-migration of the elderly, while in the case of Calgary, the in-migration of persons in the working age group (15-64) is probably the main reason.

Percentage Distribution of the Elderly and Non-elderly (0 - 64 Years) Populations by Type of Private Occupied Dwelling, Canada, 1981



Source: 1981 Census of Canada: unpublished data

Table 4

## Population by Age and Indices of Age Composition, for Selected Places of Residence, Canada, 1981

	Absolute numbers (in thousands)				Percentage of elderly	Aged persons per 1,000 children
	Total	0-14	15-64	65 +		
Canada	24,343	5,481	16,501	2,361	9.7	431
Areas with a high proportion of elderly:						
CMA of Victoria	233	40	154	40	17.0	999
Urban, 1,000-4,999	1,491	352	947	192	12.9	546
Areas with a low proportion of elderly:						
CMA of Chicoutimi- Jonquière	135	32	95	8	6.0	249
CMA of Calgary	593	127	429	36	6.1	286
Rural components of CMAs	732	194	493	45	6.2	234
Rural farm areas	1,040	274	710	56	5.4	206
Areas with intermediate proportions of elderly:						
Urban, total	18,436	3,914	12,679	1,843	10.0	471
Urban, 500,000 +	10,035	2,012	7,085	939	9.4	467
Urban, 5,000-499,000	6,910	1,550	4,648	712	10.3	460
Rural, total(1)	5,907	1,567	3,822	518	8.8	331

(1) Includes rural farm and rural non-farm.

Source: 1981 Census of Canada, unpublished data.

On the whole, the aged tend to move from one place of residence to another far less than the non-aged population (ages 5-64). Depending on the type of movement, the aged are only between 33% and 70% as mobile as the non-aged population (Table 5). The most mobile, relative to the non-aged, are the elderly moving from rural areas to urban areas, within urban areas, and (from a provincial viewpoint) from the various provinces to British Columbia as well as from Quebec to Ontario.

### Their Education

In 1981, over half the elderly reported less than nine years of schooling, compared with 21% of "other adults", aged 25-64 (Chart 5). For each of the

higher categories of education, the proportion among the elderly is lower than that among the "other adults". In particular, at the highest end of the scale, only 5% of the elderly reported a university certificate or degree, compared with 13% of the "other adults". Furthermore, the proportion of the elderly reporting less than nine years of education rises from 48% in the age group 65-74, to 58% in the age group 75-84 and to 61% in the age group 85 and over. A corresponding trend of declining percentages applied to the higher educational categories.

These findings reflect the progressive improvement in the educational status of the population over time.

Table 5

**"Mobility Rates"\* per 1,000 Population of a Given Age Group, Selected Population Movements, Canada, 1981**

Movement	Rates per 1,000 population		Index number (2)/(1) X 100
	5-64 <sup>(1)</sup>	65 +	
All movers within Canada	473.2	247.9	52.4
Urban to rural	47.8	17.9	37.4
Rural to urban	35.2	20.8	59.1
Urban to urban	341.2	187.4	54.9
Rural to rural	49.0	21.7	44.3
All interprovincial migrants	54.8	18.0	32.8
All provinces to B.C.	11.0	5.8	52.7
All provinces to Ontario	11.9	5.5	46.2
Quebec to Ontario	5.7	4.0	70.2

\* "Mobility rates" are computed as the number of movers (persons who reported a 1981 address different from their 1976 address) per 1,000 population.

(1) Mobility data are not applicable for the population aged 0 to 4 years.

Source: 1981 Census of Canada, unpublished data.

### Period of Immigration and Place of Birth

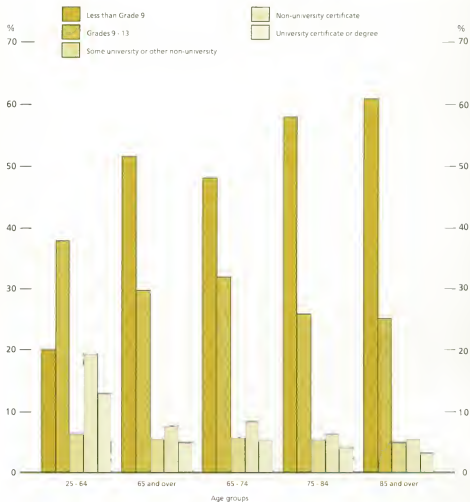
Recalling the contribution of immigration to Canada's population growth in past decades, one may well expect a high proportion of foreign-born persons among the elderly, relative to the non-elderly. Indeed, almost 30 out of every 100 elderly persons in 1981 were foreign born, compared with less than 15 for the population below age 65 (Table 6).

By period of immigration, the largest group among the elderly, accounting for over 8%, entered Canada between the end of World War I and the Great Depression (1919-1929); the second largest group, accounting for almost 7%, entered prior to World War I. Together, these two groups include slightly more than half of the foreign-born elderly.

Closely associated with period of immigration is place of birth. Of the elderly foreign born, more than a third were born in the United Kingdom and over one-tenth in the United States (Table 7). Among the non-elderly foreign born, only one-fifth came from the U.K., and Italy replaced the U.S. as the second largest country of origin.

Chart 5

**Percentage Distribution by Highest Level of Schooling of the Elderly and Other Adult (25 - 64 Years) Populations, Canada, 1981**



Source: 1981 Census of Canada, unpublished data



Table 6

## The Elderly and Non-elderly Populations by Year of Immigration, Canada, 1981

Year of immigration	Per 100 of age group		Per 100 of all age groups		
	0-64	65 +	Total	0-64	65 +
Total	100.0	100.0	100.0	90.9	9.1
Native born	85.4	70.1	100.0	92.4	7.6
Foreign born	14.6	29.9	100.0	83.1	16.9
1860-1913	-	6.6	100.0	-	100.0
1914-1918	-	1.5	100.0	-	100.0
1919-1929	0.4	8.3	100.0	31.9	68.1
1930-1939	0.2	1.6	100.0	55.8	44.2
1940-1944	0.1	0.2	100.0	71.3	28.7
1945-1949	0.8	2.2	100.0	77.7	22.3
1950-1959	3.8	5.0	100.0	88.4	11.6
1960-1969	3.8	1.9	100.0	95.2	4.8
1970-1979	4.8	2.1	100.0	95.7	4.3
1980-1981	0.7	0.4	100.0	95.3	4.7

Source: 1981 Census of Canada, unpublished data.

## Ethnicity

The predominant ethnic groups among the elderly are the British who make up half the elderly, and the French who account for a quarter (Table 8 and Chart 6). These are also the two predominant groups among the non-elderly. However, there are more persons of British origin among the elderly and more of French origin among the younger group. The differences reflect Canada's demographic trends over many decades in the past, when birth rates among the French were higher than those of the total population and when immigration of British persons was particularly high.

The proportion of the elderly is particularly high among certain ethnic groups such as the Jewish (16%), the Polish (15%) and the Ukrainian (14%). Conversely, the proportion of the elderly is particularly low among persons who reported Italian (7%), Chinese (7%) and the multiple ethnic origin British/French (4%).

The differences in the proportion of the elderly among the various ethnic groups are explained mainly by birth rates and immigration in the past. The Jewish group, noted for its exceptionally low fertility, provides an example of the impact of low birth rates on "population aging". The relatively high proportion of the aged among the Polish and the Ukrainian groups may be explained by the fact that their period of heavy immigration occurred in the early decades of this century. These immigrants are now 65 years and over and, furthermore, descendants of those who married into another ethnic group may no longer report themselves as "Polish" or "Ukrainian". In contrast, the Italian and Chinese groups (with low proportions of elderly persons) comprise a large contingent of immigrants who came after World War II and have not yet reached age 65. In addition, inter-ethnic marriage may be lower for these groups.

Table 7

## The Elderly and Non-elderly Foreign-born Populations by Place of Birth, Canada, 1981

Place of birth	Per 100 of age group		Per 100 of all age groups		
	0-64	65 +	Total	0-64	65 +
All foreign born	100.0	100.0	100.0	83.1	16.9
United Kingdom	20.4	35.0	100.0	74.2	25.8
France	1.6	0.6	100.0	93.0	7.0
U.S.S.R.	2.1	9.4	100.0	52.2	47.8
Poland	3.0	8.0	100.0	64.9	35.1
United States of America	7.4	11.4	100.0	76.2	23.8
Netherlands	3.8	2.4	100.0	88.7	11.3
Italy	10.7	6.4	100.0	89.3	10.7
Germany	5.5	3.2	100.0	89.4	10.6
Portugal	4.2	0.9	100.0	95.7	4.3
All other	41.2	22.7	100.0	90.0	10.0

Note: This table includes the United Kingdom and France, plus the seven countries of birth with the largest counts for the total population. These latter countries are arranged here by descending proportions of the aged population (last column).

Source: 1981 Census of Canada, unpublished data.

Table 8

## The Elderly and Non-elderly Populations by Ethnicity, Canada, 1981

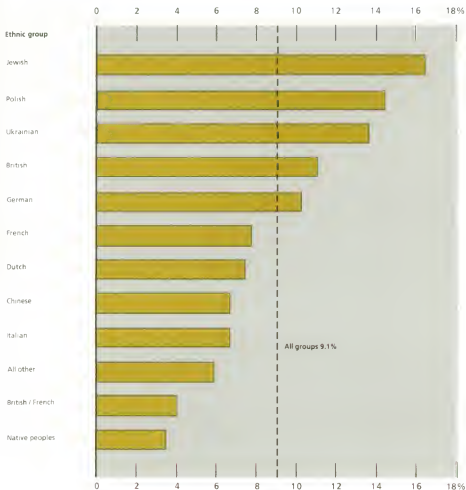
Ethnicity	Per 100 of age group		Per 100 of all age groups		
	0-64	65 +	Total	0-64	65 +
Total	100.0	100.0	100.0	90.9	9.1
British	39.3	49.3	100.0	88.9	11.1
French	27.1	23.0	100.0	92.2	7.8
British/French*	1.9	0.8	100.0	96.0	4.0
Jewish	1.0	2.0	100.0	83.5	16.5
Polish	1.0	1.7	100.0	85.5	14.5
Ukrainian	2.1	3.3	100.0	86.3	13.7
German	4.7	5.4	100.0	89.7	10.3
Dutch	1.7	1.4	100.0	92.5	7.5
Chinese	1.2	0.9	100.0	93.3	6.7
Italian	3.2	2.3	100.0	93.3	6.7
Native peoples	2.2	0.8	100.0	96.5	3.5
All other	14.7	9.2	100.0	94.1	5.9

\* Multiple response.

Note: This table includes British, French and British/French, plus the eight ethnic origins (single response) with the largest counts for the total population. These latter ethnic origins are arranged here by descending proportions of the aged population (last column).

Source: 1981 Census of Canada, unpublished data.

Population 65 Years and Over as a Percentage of the Total Population  
for Selected Ethnic Groups, Canada, 1981



## Labour Force and Income

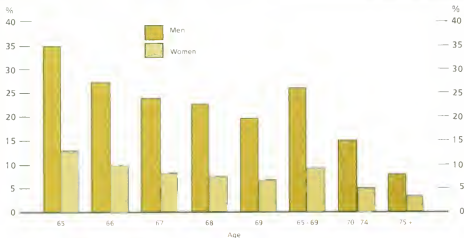
While age 65 is associated with retirement among the elderly, some continue to participate in the labour force. Over a quarter of the men and about one-tenth of the women aged 65-69 were still in the labour force when the 1981 Census was taken (Chart 7). Participation rates, however, drop sharply with age. In the age group 70-74, only one-seventh of the men and one-twentieth of the women were still in the labour force.

The major source of income reported by Canada's elderly in 1980 was government transfer payments, such as Old Age Security (Chart 8). These constituted the major source for 59% of the elderly men as well as for 74% of the elderly women, and thus surpassed any and all other sources by far. The second largest category, investment income, provided the main source for 14% of the elderly men and for 17% of the elderly women. There are significant differences among the sexes with regard to the next highest-ranking sources of the elderly's income: "retirement and other" income was reported as the main source for 13% of the men, but for only 5% of the women, reflecting differences in labour force participation during the working lifetime of these people. Likewise, employment income (wages, salaries and income from self-employment) was reported as the main source of the elderly's income for 14% of the men, but for only 4% of the women. (These calculations exclude a very small proportion of elderly persons who reported no income. These persons consisted of recent immigrants and of those who turned 65 after the end of the reference year. Otherwise, Old Age Security payments are universal and go to all persons aged 65 and over.)

The elderly also show marked differences by age group with regard to major sources of income. Thus, employment income which was reported as a major source by 14% of all elderly men declined from 19% in the age group 65-74, through 5% in the age group 75-84, to 2% in the age group 85 and over. A similar decline with age also exists with regard to "retirement and other" income as main source, and this probably reflects the improvement in pension plans over time. By contrast, the proportion of the elderly with government transfer payments as their major source of income increases with age: among men, for example, from 55% in the age group 65-74, to 72% in the age group 85 and over. (For the non-elderly, say the age group 25-64, government transfer payments constitute a major source of income for only 6% of the men and for 10% of the women.)

Chart 7

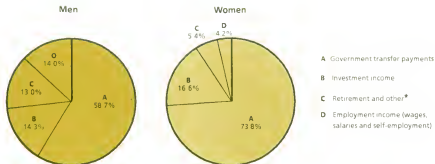
**Labour Force Participation Rates of Persons 65 Years and Over,  
by Age, Canada, 1981**



Source: 1981 Census of Canada, unpublished data

Chart 8

**Percentage Distribution by Major Source of 1980 Income of the Elderly Population,  
by Sex, Canada, 1981**



\* Here, as well as in the corresponding text "retirement and other" income includes pensions, superannuation, annuities and such "other" sources as alimony and scholarships

Source: 1981 Census of Canada, unpublished data

The average income reported by the elderly in 1980 was \$11,500 for men and \$7,000 for women (Table 9). For the non-elderly aged 25-64, the average income was \$20,700 for men and \$9,800 for

women. Thus, while among men, the income gap between the elderly and the younger group was substantial, among women the gap was relatively small.

Table 9

**Average 1980 Income of the Elderly and Other Adult (25-64 Years) Populations by Highest Level of Schooling, Age and Sex, Canada, 1981**

Highest level of schooling and sex	Age group				
	25-64	65 +	65-74	75-84	85 +
	\$	\$	\$	\$	\$
<b>Men</b>					
Total	20,700	11,500	12,600	9,100	8,400
Less than Grade 9	15,300	8,400	9,200	7,200	6,900
Grades 9-13	19,300	12,600	13,500	10,200	9,100
Some university or other non-university (with or without certificate)	21,100	14,900	16,000	11,500	12,500
University certificate or degree	30,300	25,900	27,900	20,800	18,700
<b>Women</b>					
Total	9,800	7,000	7,100	7,000	6,900
Less than Grade 9	6,400	5,700	5,500	5,900	6,100
Grades 9-13	8,600	7,200	7,100	7,400	7,400
Some university or other non-university (with or without certificate)	10,700	9,300	9,500	9,000	8,800
University certificate or degree	16,000	14,000	14,500	12,900	10,800

Source: 1981 Census of Canada, unpublished data.

Education is a significant factor in determining income. For elderly men, income ranged from \$8,400 for those with less than Grade 9 to \$25,900 for those with a university degree or certificate. Similar differences exist for elderly women, although the gap in income between the highly educated and those who did not attend high school is not as great.

Education also affects the relative importance of the various sources of income of the elderly. The largest contributor to the income of elderly men with a university degree or certificate was employment income, which made up 31% of the total income of all such persons (Table 10). In contrast, the largest contributor to the income of elderly men with less than Grade 9 education was government transfer payments, which made up 51% of their total income. Elderly women with less than Grade 9 education were even more dependent on government transfer payments, which made up as much as 72% of the income for this group.

Table 10

Percentage Composition (by Source) of Income in 1980 for the Elderly by Highest Level of Schooling and Sex, Canada, 1981

Highest level of schooling and sex		Total	Employment income	Government transfer payments	Retirement and other income	Investment income
%						
Total	M	100.0	22.5	36.5	16.6	24.4
	W	100.0	7.1	54.8	9.5	28.5
Less than Grade 9	M	100.0	17.2	51.0	10.9	20.8
	W	100.0	4.3	71.8	5.0	19.0
Grades 9-13	M	100.0	23.8	32.5	17.9	25.7
	W	100.0	8.4	51.4	8.7	31.5
Some university or other non-university (with or without certificate)	M	100.0	25.4	27.2	20.4	27.0
	W	100.0	9.4	38.2	14.4	38.0
University certificate or degree	M	100.0	31.2	14.7	25.8	28.4
	W	100.0	10.6	24.7	23.5	41.2

M = men.  
W = women.

Source: 1981 Census of Canada, unpublished data.

Generally, household income is considered to be a more important determinant of a person's standard of living than is individual income. Let us therefore consider the average income of households in which elderly persons live (for brevity, we will refer to this income as "household income"). As reported for 1980, "household income" was \$19,700 for elderly men compared with \$17,300 for elderly women (Table 11). This gap between the sexes is much smaller than the gap in individual income (men - \$11,500, women - \$7,000). The reason for the "household income" of elderly persons being substantially higher than their individual income stems, of course, from the fact that several persons,

including persons in the labour force with relatively high earnings, contribute to the "household income" figure. Furthermore, the contribution of these persons to the "household income" is probably similar for both elderly men and elderly women. This, together with the fact that many households include elderly persons of both sexes, explains the relatively small difference between elderly men and women with regard to "household income".

Table 11

**The Elderly and Other Adult (15-64 Years) Populations in Private Households by Age Group and Sex, Showing Average 1980 Individual and Household Incomes, Canada, 1981**

	15-64		Total elderly (65 +)		65-74		75-84		85 +	
	M	W	M	W	M	W	M	W	M	W
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. Total:										
Individual income	17,700	8,700	11,500	7,000	12,700	7,100	9,100	7,000	8,400	6,900
Household income	30,400	28,400	19,700	17,300	20,700	17,800	17,300	15,900	18,300	17,900
2. Family persons										
Individual income	18,300	8,300	12,100	5,900	13,200	5,900	9,300	5,800	8,600	6,200
Household income	31,600	29,800	20,700	20,300	21,700	20,700	17,900	18,600	18,200	21,400
3. Thereof: in husband- wife (only) households										
Individual income	19,200	10,000	12,300	5,800	13,500	5,900	9,500	5,700	8,900	5,300
Household income	27,400	26,500	17,900	17,800	19,000	18,500	15,300	15,300	14,700	15,200
Non-family persons										
4. Living with relatives										
Individual income	11,400	8,700	8,100	6,900	8,900	7,400	7,400	6,600	7,000	6,200
Household income	28,500	26,300	26,600	27,900	25,600	27,000	27,200	28,900	28,300	28,800
5. Living with non-relatives										
Individual income	12,700	9,200	9,200	8,200	9,300	8,300	9,000	7,900	8,800	9,100
Household income	31,300	27,900	25,300	25,000	25,200	25,300	25,500	24,600	25,100	24,100
6. Living alone*										
Individual income	16,700	12,500	10,100	8,500	10,900	9,000	9,000	7,900	9,200	7,600
Household income	16,400	12,200	10,100	8,400	10,900	8,900	9,000	7,900	9,200	7,600

\* The difference between household and individual incomes is due to the convention that includes zero income cases in calculating average household income but excludes zero income cases in calculating average individual income.

M = men.

W = women.

Source: 1981 Census of Canada, unpublished data.



## CONCLUSION

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What are the future trends likely to be with regard to Canada's elderly? Population projections show that, barring unforeseen developments, the elderly population will continue to grow in both numbers and percentages well into the next century (Chart 1). Around the year 2031, when the tail-end of the "baby-boom" births of 1946-1966 shall have reached age 65, the elderly are projected to be 6,000,000 strong, or 21% of the population. This fact is behind the concern that social planners have today with regard to the future of our welfare system. The figures we presented concerning education and income, however, suggest that the dependence of the elderly on government transfer payments might fall in the future, as the level of educational attainment of the elderly rises with time. Furthermore, as more and more women join the labour force, their dependence on government transfer payments during their retirement years might decrease. Also, such changes as improved pension plans and the removal of compulsory retirement at age 65 may reduce the dependence of the elderly as a whole on governments. Reforms of this nature should become issues to be debated by all Canadians concerned with our future.



# NOTES

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The international data cited in the section on "Population Aging in Canada: The Changing Size of the Elderly Population" were derived from:

United Nations. Demographic Yearbook, 1981. New York: 1983 (pages 218 and 230).

The sources of the citations in the Introduction are (in order of citation):

Canadian Medical Association. News release re: "Task Force on the Allocation of Health Care Resources". Ottawa: March 2, 1983.

Canada, Department of National Health and Welfare. Canadian Governmental Report on Aging. Ottawa: June 1982.

Trager, J. Foodbook. New York: Grossman Publishers, 1970 (cited from p. 461, footnote 2).

The discussion in the section on "Population Aging in Canada: The Changing Size of the Elderly Population" refers to immigration as a determinant of population aging and sex composition. Strictly speaking, emigration and/or net migration should have been considered as well. We focussed on immigration alone because generally it has been the more important determinant; also, data on emigration involve methodological difficulties that are beyond the scope of this paper.

Canada has taken a census of population every ten years from 1851 and every five years from 1956. The last census was taken on June 3, 1981. The census data constitute the most important single source of information on the population of Canada by many geographic areas from the national and provincial levels down to smaller groups such as cities, towns and municipalities. These data include: information on the number of people who live in Canada; their characteristics such as age, sex, marital status, language, educational level and occupation; number and types of families; and types of dwellings. Census information is used for a variety of purposes by private individuals, governments at all levels, educational institutions, business people and other organizations.

As part of a program to supplement 1981 Census statistical reports, a special series of popular studies has been undertaken on selected topics of public interest. Each study is a description of major trends and patterns. The data used are from the 1981 Census and other relevant sources. This series is designed for use at the high school and community college levels. However, it could also be of interest to the general public.

**THE ELDERLY IN CANADA** is one of the reports in this series. It brings together under one cover highlights of information about the older population. Other studies in the series are being published at about the same time or within the next few months.

The initial manuscript for this study was prepared in the Social Statistics Field by J. A. Norland.

Census Operations Division, in cooperation with Production and Support Services Division, coordinated the design, composition and printing.